

Financial policy

“ON THE JOB “ INJURY

Worker's Compensation pays in full for Chiropractic care. Please include your supervisor's name and phone number, as verification of the injury is necessary. If workmen's compensation is denied, payment for services is the patient's responsibility. Upon being released from care, a 3-month time period is allowed for settlement of your claim. If settlement has not been reached within this time period, or if you have suspended or terminated your care without your doctor's approval, payment for services is due immediately.

PERSONAL INJURY OR AUTOMOBILE ACCIDENTS

Please present your auto insurance forms as soon as possible. If an attorney is handling your case, please notify the insurance department right away. Although you are ultimately responsible for your bill, our office will wait for settlement to be paid as long as you are an active patient. Once your care is completed you will have six months to settle your claim. If you suspend or terminate care, any fees for services are due immediately.

HEALTH INSURANCE AND MANAGED CARE

It is important for you to understand your health and managed care plans. *Your insurance is an agreement between you and your insurance company.* Please present your insurance card to the receptionist. As a courtesy to our patients, our office will complete any necessary insurance forms at no charge, and file them with your company to help you collect. **It is to be understood and agreed that services rendered are charged to you directly and you are personally responsible.**

We are not certain if your insurance covers chiropractic, although most policies do provide coverage. The amount they pay varies from one policy to another. Because of this difference between policies, we expect each patient who wishes to file insurance claims through this office to pay any deductible and any co-pay as stated in your policy. Interest at the annual rate of 18% will be charged on all patient balances that are over 90 days. When all insurance checks have been received, we will refund any overpayment to you.

MEDICARE

We do accept assignment from Medicare. The check is usually sent directly to our office in payment of the services that Medicare will cover. For Chiropractic, this includes only manual manipulation of the spine. Medicare will pay 80% of the allowable fee once your deductible has been met. The patient will be required to pay the remaining 20%. The patient is also responsible for payment in full of all non-covered services. Subsequent services will be payable at the end of each week or from a monthly statement. Our office will complete the necessary forms and file them with the Medicare provider at no charge.

PATIENTS WITHOUT INSURANCE

1. We request that 100% of the first visit be paid for at the time of the first visit.
2. For your convenience, payment may be arranged at the last visit of each week when you sign a credit guarantee form, has been signed.
3. We also offer a time of service discount, when you pay your bill at the time of each visit.
4. We are happy to accept you check, Visa, MasterCard, or Discover cards.
5. You may also set up an automatic charge to your credit card, which we will do for you weekly or monthly, for your convenience.